

Property Tax Protest Evidence Checklist

Bring this with you. Check the boxes. Win your protest.

■ **2026 PROTEST DEADLINE: MAY 15** | Or 30 days after your appraisal notice — whichever is later

PROPERTY INFORMATION

Owner Name	_____
Property Address	_____
Parcel / Account #	_____ Owner ID: _____
NCAD Market Value	\$ _____ My Target Value: \$ _____
Filing Method	<input type="checkbox"/> E-File <input type="checkbox"/> Paper (Form 50-132) <input type="checkbox"/> In Person
Hearing Date	_____ Time: _____ Type: <input type="checkbox"/> Informal <input type="checkbox"/> ARB

EVIDENCE I'M BRINGING TO THE HEARING

■ Comparable Sales (3-5 needed)

Sales of similar nearby homes from the past 6-12 months. The single most important evidence.

■ My Closing Disclosure (if recent purchase)

If you bought within 18 months, the actual sale price is strong evidence.

■ Photos of Condition Issues

Foundation cracks, roof damage, water damage, dated finishes, plumbing issues. Date-stamped.

■ Repair Estimates from Licensed Contractors

Written quotes for major needed repairs.

■ Insurance Claims & Inspection Reports

Hurricane Harvey/Hanna/Beryl damage records, recent home inspection reports.

■ Independent Appraisal

From refinance, estate, or divorce — especially valuable if lower than NCAD's number.

■ Equity Comps (for unequal appraisal)

NCAD's own appraisals of 4-5 nearby similar homes for \$/sq ft comparison.

■ Flood Zone & Insurance Documentation

Especially relevant for North Padre Island. TWIA + NFIP premium statements.

■ Three Printed Copies of Everything

One for each ARB panel member if going to formal hearing.

■ Photo ID & Property Tax Statement

Bring last year's tax statement and a government-issued ID.

★ NORTH PADRE ISLAND — EXTRA EVIDENCE TO BRING

■ TWIA Windstorm Insurance Premium Statement

High premiums suppress real-world market value. Bring annual cost.

■ NFIP Flood Insurance Premium Statement

Required documentation for flood-zone homes.

■ Canal Type Documentation

Photos showing actual canal width, depth, boat-size limit if you're 'waterfront.'

■ Hurricane Damage Photos & Records

Especially for older NPI homes built before 1998 windstorm code.

■ Distance to Whitecap NPI / BeachWalk

If NCAD uses new-construction comps against your older home, push back.

■ Recent Bay/Gulf Property Days-on-Market Data

Cooling tourism + water crisis = legitimate market headwinds.

■ STR Income Records (investment properties only)

Actual nightly rates, occupancy, and expenses for rental properties.

COMPARABLE SALES WORKSHEET

Fill in 3-5 recent sales of similar homes within ½ mile. Aim for sales from the last 6-12 months.

#	Address	Sale Date	Sq Ft	Beds/Baths	Sale Price	\$/SqFt
1						
2						
3						
4						
5						

My target value calculation: Average \$/SqFt of comps x my home's SqFt = Target Market Value

Average \$/SqFt: \$_____ x _____ SqFt = \$_____

CONDITION ISSUES TO RAISE

List specific problems with your property that affect its market value. Attach photos.

#	Issue / Problem	Estimated Repair Cost	Documentation
1			■ Photo ■ Quote
2			■ Photo ■ Quote
3			■ Photo ■ Quote
4			■ Photo ■ Quote
5			■ Photo ■ Quote
6			■ Photo ■ Quote

MY HEARING SCRIPT (FILL IN BEFORE YOU GO)

"Hello, my name is _____ and I'm here for the protest on parcel _____. I understand the appraisal came in at \$_____, but based on **three comparable sales** in my neighborhood within the last six months, the market evidence supports a value closer to \$_____. I have the comp sheets here, plus photos of these condition issues: _____. Can we walk through them together?"

POST-HEARING NOTES

Settlement Offered	\$ _____	I Accepted	<input type="checkbox"/> Yes <input type="checkbox"/> No
Final Market Value	\$ _____	Tax Savings (est.)	\$ _____
Next Step	<input type="checkbox"/> Done <input type="checkbox"/> ARB Hearing Scheduled <input type="checkbox"/> Filing Appeal		

NUECES CENTRAL APPRAISAL DISTRICT

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